



THE EFFECTS OF PERCEIVED USEFULNESS, PERCEIVED EASE OF USE AND ATTITUDE ON THE USER INTENTION OF THE VILLAGE OF FINANCIAL SYSTEM (SISKEUDES) IN BANGKA REGION

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Article History: Received on 25th July 2019, Revised on 31st August 2019, Published on 27th September 2019

Abstract

Purpose: This study aims to determine the effects of perceived usefulness, perceived ease of use, and attitude on the user intention of Indonesian Village of Financial System (SISKEUDES) in Bangka region.

Methodology: The data used are primary data collected through questionnaires distributed in the Villages Apparatus in Bangka region. The sample in this study consists of 100 respondents with accidental sampling technique. This study uses quantitative descriptive analysis with validity test, reliability test, classical assumption test (normality test, multicollinearity test, heteroscedasticity test), and hypothesis test was done using multiple regressions test with SPSS20.

Results: In hypothesis testing, it is confirmed through t-test that perceived usefulness, perceived ease of use, and attitude positively affects the user intention of SISKEUDES. The F test shows that perceived usefulness, perceived ease of use, and attitude simultaneously have positive effects on the user's intention of SISKEUDES in Bangka region.

Implications: This study implies that the use of information and communication technology can help employees to use SISKEUDES.

Keywords: *Perceived Usefulness, Perceived Ease of Use, Attitude, User Intention of Village of Financial System (SISKEUDES), Accidental Sampling Technique.*

INTRODUCTION

The development and use of information and communication technology (ICT) is prevalent in the current era of globalization and in all aspects of human life. This phenomenon plays a major role in accelerating economic development, thus triggering individuals, government, and even companies to implement it. The development of ICT supports the increasing use of computer technology; one example is almost all companies have begun to automate the processing of accounting data that was done manually. Computer technology is being increasingly used to support the development of Internet technology and obtain the desired quality of information, which can be used for decision-making. Such information can be obtained through, among others, file transfer, e-mail, chat, and information tracking through search engines.

The need for using the information that can be obtained through the internet is felt by all age groups. Internet that does not recognize this geographical boundary has spawned several means to conduct commercial activities, one of which is electronic commerce (e-commerce), which involves any kind of electronically conducted activity of selling, purchasing, marketing of goods or services, and disseminating of information. According to Carter (2002) in [Fullah and Sevenpri \(2012\)](#), e-commerce is a form of a transaction related to commercial activity, both organizational and individual based on the processing and transmission of digitized data, including text, sound, and visual images. In general, e-commerce is done through a website.

Previous studies have found that models show acceptability of technology. Technology Acceptance Model (TAM) was introduced by [Davis \(1986\)](#) and was an adaptation of Theory of Reasoned Action (TRA). TAM is devoted to modeling user acceptance of the information system. TAM was developed based on theories and it was meant to introduce new technologies to users or markets and came with two main aspects, which are use of perceptions and ease of use of perceptions ([Budi et al., 2011](#)).

The purpose of TAM is to provide an explanation of the determination of general computer acceptance, explaining user behavior or behavior in a population ([Davis et al., 1989](#)). TAM also helps explain the determinants of technology acceptance when a company presents new technology to consumers. Different variables will influence the decision, whether and how they will use the technology. In a company, certain systems may be difficult to accept, so there needs to be a solution to overcome them. TAM is devoted to knowing the influence of external factors on the intentions, attitudes, and beliefs of technology users by identifying the key variables derived from previous research.

Perceived usefulness is defined by [Davis \(1989\)](#) as the extent to which a person believes that using a particular system will improve the performance of his or her work. The research of [Maharsi and Yuliani \(2007\)](#) entitled "Factors Affecting Customer Interest Using Internet Banking Using Technology Acceptance Model Framework (TAM)" explains that the construct of perception uses positive influence to the intention of using internet banking, which is a kind of service electronically rendered by company due to the rapid development of ICT.

Perceived ease of use is defined by [Davis \(1989\)](#) as the extent to which a person believes that using a particular system will enable effortlessness. Users who accept a particular system as an easy-to-use system will find it simple and if the level of ease of perceived use of online learning is high, then acceptance and use of online learning will also be high (Ong and Lai 2006 in [Phua et al., 2012](#)). Researchers [Maharsi and Yuliani \(2007\)](#) also explained that the construct of ease of use perception has a positive effect on the intention of using internet banking.

Attitude is defined by [Jogiyanto \(2007\)](#) as an evaluation of belief or feelings (positive or negative) of a person that determines the behavior. In [Prasetyo's research \(2013\)](#) regarding the intentions of online ticket information system, users explained that the attitude constructs have a positive effect on the users' intentions of online ticket information system.

LITERATURE REVIEW

Theory of Planned Behavior (TPB)

[Fishbein and Ajzen \(1975\)](#) in [Jogiyanto \(2007\)](#) found an attitude theory, namely the Theory of Reasoned Action (TRA). This theory was born due to the lack of success studies that test attitude theory, namely, the relationship between attitude and behavior ([Jogiyanto, 2007](#)). TRA proposes that behavioral intention is a function of attitude and subjective norms towards behavior ([Jogiyanto, 2007](#)). In other words, the intention and behavior of a person is based on the attitude and thoughts about others.

Theory of Planned Behavior (TPB) is a further development of TRA. Ajzen (1988) in [Jogiyanto \(2007\)](#) adds a construct that does not yet exist in TRA, i.e., perceived behavioral control. This construct controls individual behavior limited by the shortcomings and limitations of the lack of resources used to perform its behavior (Chau and Hu, 2002 in [Jogiyanto, 2007](#)).

Information System

The information system is a combination of working procedures, information, people, and information technology organized to achieve goals within an organization ([Kadir and Terra, 2006](#)). An organization is dependent on information systems because the information system is a resource that can increase productivity of the organization and enable it to compete. In order to compete, a strategy must be combined with the use of strengths and opportunities, must hide all weaknesses, and must be able to overcome all existing obstacles. Management of an organization must be able to make decisions on quality information formed from well-designed information systems. Information systems imply the use of computer technology within an organization to provide information to users ([Bodnar and William, 2006](#)). A user will use a particular information system if it is beneficial to him or her, and vice versa, one will not use certain information systems if there is no perceived benefit from the system. According to Burch and Grudnitski (1989) in [Kadir and Terra \(2006\)](#), the quality of information is determined by the following factors: Accuracy, Relevance, Timeliness, Perfection, Ease, and Inexpensiveness.

User Intention of Village of Financial System

Ajzen (1991) in [Rochmawati \(2013\)](#) defines intention as a motivational factor that influences behavior and indicates how hard people will try or how much effort is put. [Jogiyanto \(2007\)](#) defines intention as the will to conduct behavior. Behavioral intention is a person's desire to adopt a certain behavior ([Jogiyanto, 2007](#)). Lee (2008) in [Rochmawati \(2013\)](#) explains behavioral intentions as a measure of one's willingness to exert effort when performing certain behaviors. [Davis et al. \(1989\)](#) in [Suki and Suki \(2011\)](#) explains that the intention of user behavior is a measure of the likelihood that a person will adopt an application, which as part of TAM uses the actual usage and represents the time or frequency of an application.

Village of Financial System (SISKEUDS)

Village System Application Development has been prepared from the beginning to anticipate the implementation of Law No. 6 of the Year 2014. This preparation is consistent with the attention of the Commission XI of the House of Representatives (DPR) and the Corruption Eradication Commission (Komisi Pemberantasan Korupsi). Launching the application that was implemented on July 13, 2015, it was the answer to the question of the Commission XI Commission Hearing Meeting (RDP) dated March 30, 2015, which asked for the confirmation of the completion time of the application

built by BPKP and fulfilled the recommendation of KPK RI to prepare the village financial system together with the Ministry of Interior. This village financial governance application was originally developed by BPKP Representative of West Sulawesi Province as a pilot project in BPKP neighborhood in May 2015. This application has been implemented in prime in Mamasa Regency Government in June 2015. The success of this application development is then submitted to Deputy Chief BPKP Area Supervision of Regional Financial Management after passing the Quality Assurance (QA) stages by the designated team. As of July 13, 2015, the development of village financial applications has been fully handled by the Deputy for Supervision of Regional Finance Operations of BPKP in Jakarta.

Application of Village Financial System (SISKEUDES) is an application developed by the Financial and Development Supervisory Board (BPKP) to improve the quality of village finance governance. The features available in the Village Financial Management Application are made simple and user-friendly to facilitate the users in operating the SISKEUDES application. If the input process are in accordance with the existing transactions, then outputs can be produced in the form of administrative documents and reports in accordance with the provisions of legislation. Such documents are: Document Administration; Receipt; Payment Request Letter (SPP); Tax Payment Letter (SSP); Reports: Budget Report (Perdes APB Desa, RAB, APB Desa per source of funds); and Administration Reports (General Cash Books, Bank Books, Tax Books, Auxiliaries, and Registers). The advantages of SISKEUDES applications include Regulatory Enforcement, Facilitating Village Finance Arrangement, Ease of Application Use, and Built-in Internal Control, supported by Implementation Manual and Application Manual (<http://www.bpkp.go.id/2018>).

Perceived Usefulness

Perceived usefulness is one of the main constructs of the theory that describes the use and acceptance of individuals to ICT and TAM. Perceived usefulness can be defined as the extent to which a person believes that using a particular system will improve the performance of his or her work (Davis, 1989). Jogiyanto (2007) explains that this theory was first introduced by Davis (1986), which was developed from TRA by Fishbein and Ajzen (1975). Park (2009) explains that TAM is considered one of the most notable models regarding the acceptance and use of technology, but has shown great potential in explaining and predicting the behavior of information technology users. Maharsi and Yuliani (2007) explain that behavioral intention towards usage is influenced by two beliefs, namely, perceived usefulness and perceived ease of use.

Hypotheses

Ha₁: Perceptions use positively affects the users' intentions of using the Village of Financial System (SISKEUDES).

Ha₂: Ease of use of perception has a positive effect on the user's intention of using the Village of Financial System (SISKEUDES).

Ha₃: Attitudes positively affects the users' intentions of using the Village of Financial System(SISKEUDES).

Research Framework

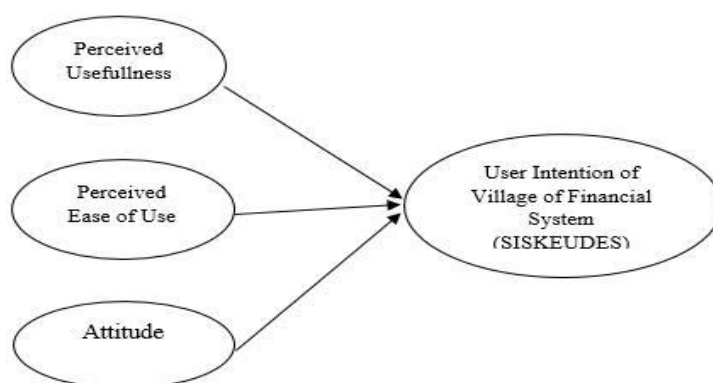


Figure 1: Research Framework

METHODOLOGY

In this study, the authors take a sample of 100 respondents from all users to know the users' intention of Village of Financial System (SISKEUDES) in Bangka region. Sampling technique using accidental sampling method is a technique to get a sample by chance. The sampling criteria considered and chosen for this study are all Apparatus Village as the user intention of Village of Financial System (SISKEUDES) in Bangka region. The data were collected by using questionnaire instrument consisting of four variables, i.e., user using the Village of Financial System (SISKEUDES) intentions (Y), use

of perceptions (X1), ease of use perceptions (X2), and attitude (X3). Measurement of each question item in each variable based on five points Likert scale (Strongly Agree (SS) worth 5, Agree (S) worth 4, Neutral (N) worth 3, Disagree (TS) worth 2, Strongly Disagree (STS) is worth 1).

DISCUSSION

Characteristics of Respondents

Characteristics of respondents in this study are based on sex, age, recent education, employment, and media accessing the internet and the intention of using the Village of Financial System (SISKEUDES) and the level of use of the Village of Financial System (SISKEUDES). Table 2 illustrates the characteristics of respondents in this study.

Table 1: Characteristics of respondents

| Ukuran | Item | Frequency | Percentage (%) |
|--|----------------------------|-----------|----------------|
| Sex | Man | 50 | 50 |
| | Woman | 50 | 50 |
| Age | 17-21 years old | 32 | 32 |
| | 22-26 years old | 35 | 35 |
| | 27-31 years old | 17 | 17 |
| | 31 years old | 16 | 16 |
| | Senior High School | 61 | 61 |
| Education | Diploma | 13 | 13 |
| | Bachelor of Degree | 25 | 25 |
| | Master of Degree | 0 | 0 |
| | Etc. | 1 | 1 |
| | Student | 26 | 26 |
| Job | Employee | 19 | 19 |
| | Businessman | 23 | 23 |
| | Employee of Private Sector | 18 | 18 |
| | Etc. | 14 | 14 |
| | Modem | 23 | 23 |
| The Internet of Access Media | Wi-Fi | 27 | 27 |
| | Ponsel | 50 | 50 |
| | Yes | 100 | 100 |
| Intention | No | 0 | 0 |
| Service of System | Yes | 46 | 46 |
| Using the Village of Financial System SIKEUDES | No | 54 | 54 |

Validity and Reliability Test

Table 3 shows the results of data validity test for user intention variable (NP), perceptions use (KP), perceptions of ease of use (KPP), and attitude (SK). Table 4 shows the reliability test results based on Cronbach's Alpha values of each variable. The two tables below show that the questionnaire instrument meets the criteria of validity and reliability of the research variables.

Table 2: Results of Test Data Validity

| No. | Coefficient Correlation | | | | Value r | |
|-----|-------------------------|-------|-------|-------|---------|-------|
| | KP | KPP | SK | NP | Table | Ket. |
| 1 | 0,781 | 0,498 | 0,454 | 0,605 | 0,1966 | Valid |
| 2 | 0,774 | 0,366 | 0,497 | 0,615 | 0,1966 | Valid |
| 3 | 0,608 | 0,652 | 0,494 | 0,748 | 0,1966 | Valid |
| 4 | 0,415 | 0,409 | 0,560 | 0,598 | 0,1966 | Valid |
| 5 | 0,621 | 0,472 | | 0,485 | 0,1966 | Valid |
| 6 | 0,615 | 0,550 | | 0,666 | 0,1966 | Valid |

Table 3: Result Test of Reliability Data

| Variable | Cronbach's Alpha Based on Standardized Items | Angka Standard Reliable | Keterangan |
|--|--|-------------------------------|------------|
| User Intention Village of Financial System (SISKEUDES) | | | |
| Situs Web | 0,841 | 0,60 | Reliable |
| Perceive Usefulness | 0,848 | 0,60 | Reliable |
| Perceive Ease of use | 0,751 | 0,60 | Reliable |
| Attitude | 0,717 | 0,60 | Reliable |

Multiple Regression Analysis

This study used multiple regression analysis in hypothesis testing. This analysis is used to know whether there is the influence of perceptions of use (KP), ease of use perceptions (KPP), and attitude (SK) to the village of financial System user's (NP) user's intention. Based on Table 5 the adjusted value of R^2 is 0,504 or 50,4%. This value indicates that 50.4% variation of using the Village of Financial System (SISKEUDES) user intentions can be explained by the three independent variables, namely the use of perceptions, the ease of use of perceptions, and attitudes. Based on Table 6, F_{count} (34,490) > F_{table} (2,699) can be concluded that the use of perceptions, ease of use perception, and attitude simultaneously have a positive and significant effect on user's intention of using the Village of Financial System (SISKEUDES). Table 7 shows that the value of t arithmetic for perceptual usability variables (2,073), ease of use perception (2,944), and attitude (4,249) is greater than t table value (1,985). Levels of significance for perceptual use variables (0.041), perceptions of ease of use (0.004), and attitudes (0,000) indicate significance values below 0.05. Thus, the partial usage variables perceptions, ease of use perceptions, and attitudes have a positive and significant impact on the user's intentions of using the Village of Financial System (SISKEUDES).

CONCLUSION

The results of the first hypothesis test show that perceived usefulness has a positive and significant impact on the user's intention of using the Village of Financial System (SISKEUDES). Thus, the results of this study support H_{a1} . Therefore, it can be concluded that the better or higher the perceived usefulness, the better or higher will be the intention of service users. Conversely, the worse or lower the perceived usefulness, the worse or lower will be the intention of service users. This proves that users feel the user intention of Village of Financial System (SISKEUDES) in Bangka region will improve the performance of its work and believe that the website is useful. This explanation is also in line with the results of the questionnaires filled out by respondents stating that using Village of Financial System (SISKEUDES) in Bangka region helps work faster, improves job performance, saves time and money, provides accurate, relevant, and timely information, and is useful.

The results of this study also support previous research that was used as a reference. The results of research conducted by [Maharsi and Yuliani \(2007\)](#) states that the use of perception has a positive and significant impact on the interest of customers using internet banking. This study also supports research conducted by [Fullah and Sevenpri \(2012\)](#), which explains that the use of perceptions has a positive effect on customers' interest in using Internet banking. Research conducted by [Suki and Suki \(2011\)](#) also explained that the use of perceptions has a positive effect on the intention of using 3G mobile services, as well as the results of research conducted by [Budi et al. \(2011\)](#) suggest that the use of perceptions has a positive effect on the intention of using 3G technology. The result of the second hypothesis test shows that the ease of use perception has a positive and significant effect on the user's intention of using the Village of Financial System (SISKEUDES). Thus, the results of this study support H_{a2} . That is, the better or higher the perceived ease of use, the better or higher will be the intentions of service users. Conversely, the worse or lower the perceived ease of use, the worse or lower will be the intentions of service users.

This proves that the users' intentions of Village of Financial System (SISKEUDES) in Bangka region are easy to understand and learn. This explanation is also in line with the results of the questionnaires filled out by respondents stating that the website of Village of Financial System (SISKEUDES) in Bangka region is easy to learn, accessible wherever and whenever, and easy to understand. The users felt that they were able to control the use of website services. The results of this study also support previous research that was used as a reference. Research conducted by [Maharsi and Yuliani \(2007\)](#) explains that ease of perception use has a positive and significant effect on customers' interest in using internet banking. This outcome is also in line with the research of [Suki and Suki \(2011\)](#), which explains that perceived ease of use has a positive effect on the intention of using 3G mobile services.

The results of the third hypothesis test show that attitude has a positive and significant impact on the user's intentions of Village of Financial System (SISKEUDES). Thus, the results of this study support Ha3. In other words, the better or higher is the attitude, the better or higher will be the intentions of service users. Conversely, the worse or lower is the attitude, the worse or lower will be the intentions of service users. This proves that users of Village of Financial System (SISKEUDES) in Bangka region have positive feelings or trust about the intention of using website services. This research also supports previous research, which is used as a reference. In the study, [Suki and Suki \(2011\)](#) explained that attitude has a positive effect on the intention of using 3G mobile services.

Limitations of Research

Researchers mostly focused on analyzing the results of questionnaires distributed to respondents and did not conduct in-depth interviews of respondents so that the possible element of bias in filling the questionnaire can occur. The object of this research is limited to only one object, namely, the sampling in this study are all apparently villagers and their user intention of Village of Financial System (SISKEUDES) in Bangka region; hence, the results cannot be generalized widely. Out of 100 samples, 46 people used Village of Financial System (SISKEUDES) in Bangka region and 54 people never used it. This is most likely due to the number of people who did not know the existence of Village of Financial System (SISKEUDES) in Bangka region and who did not know the function of this system and service. It can also be a possible cause of the element of bias in the filling of the questionnaire. This study has a relationship strength that is not so high, that is, only 50.4% of independent variables (use of perceptions, ease of use perception, and attitude) were able to explain the dependent variable (web site user's intentions), while the remaining 49.6% of other variables explained the outside variables used.

Suggestion

Researchers can further extend the object of research by adding other variables in addition to the use of perceptions, the ease of use of perceptions, and the attitudes that affect the users' intentions of Village of Financial System (SISKEUDES). Researchers are expected to replace the object of research with the concept of web-based research. Researchers are expected to perform different data analysis with different tools.

ACKNOWLEDGMENTS

We present this paper on the behalf of our campus, namely, the Economics Faculty of Bangka Belitung University, especially the accounting and the management departments, where we serve and provide ideas on scientific thinking and contribute academic scientific writing to LPPM UBB.

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